

Reduced catastrophic benefits funds expected shortly

Funds are expected to become available about Dec. 1 to reimburse beneficiaries whose out of pocket TRICARE expenses (from Oct. 1, 2000 to Sept. 30, 2001) were between \$3,000 and \$7,500.

The National Defense Authorization Act (NDAA) lowered the annual catastrophic cap (the maximum out-of-pocket expense for TRICARE covered medical bills in a fiscal year) for retirees and their families. The cap was reduced from \$7,500 per family to \$3,000. However, DoD was unable to implement the change on time because there was no funding to pay for it.

DoD reported that beneficiaries who had out-of-pocket expenses up to the old \$7,500 cap between 1 Oct. 2000 and 30 Sept. 2001 would be reimbursed when funds became available. Congress included the funding in a supplemental package that was signed into law on July 24, 2001 (P.L. 107-20). Now DoD and the TRICARE contractors are in the process of tracking down who is affected by the cap to pay them refunds.

An earlier Air Force Retiree News Service release urged beneficiaries to save receipts. Now, however, officials say members should not have to apply or resubmit any claims, as the refunds should be automatic. But, beneficiaries can request a refund of the excess above \$3,000 up to \$7,500 for the noted period by contacting their local TRICARE Service Center. The location and phone numbers are available at <http://www.tricare.osd.mil/tricarecenters/default.cfm>. (If you're not sure of your TRICARE region, a map is available). In the future, the \$3,000 retiree catastrophic cap will kick in automatically.

For more information on the catastrophic cap benefit you can call toll free 888-DoD-LIFE [888-363-5433], the TFL call center. The call center is operational Monday through Friday from 8 a.m. to 11 p.m., Saturdays from 9 a.m. to 8 p.m. and Sunday 10 a.m. to 5:30 p.m. (Eastern Time).

Something missing from your statement

The Social Security Administration has dropped the first five digits of the Social Security number on the "Social Security Statement" to as a protection against identity theft in case the statement is lost or stolen.

Officials say identity theft is one of the fastest growing crimes in this country. A bandit's tools are a Social Security number and date of birth. Armed with them, an identity thief can obtain credit cards, open bank accounts and sign up for cell phones. All of this would be in the name of the victim. The damage could run into enormous amounts of money, and it could take an individual years to restore identity and credit. Members of the retiree community are reminded to keep the statement in a safe place along with their Social Security card. For more information, visit <http://www.ssa.gov/mystatement/>.

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